

II. Amendment to the Claims:

Please amend the claims as set forth below. All amendment is supported by the specification and, thus, no new matter is presented.

Claims 1-13 (Previously Canceled)

14. (Currently Amended) A computerized method comprising:

a credit card account provider establishing a credit card account using a computer for an approved cardholder;

monitoring the net-purchases in said credit card account and calculating a rebate based on a percentage of said net-purchases periodically using a computer;

issuing a statement to said cardholder using a computer including said calculated rebate and an offer to activate and fund an investment fund account with said rebate;

activating said investment fund account upon acceptance of the offer by the cardholder;

transferring the rebate to the investment fund account using a computer; and

issuing a statement including information of the value of the investment fund account to said cardholder.

15. (Previously Presented) The computerized method of claim 14, wherein the investment fund account is a new investment fund account established as a result of the credit card account provider requesting the investment account provider to set-up the new investment fund account for the benefit of said approved cardholder.

Claims 16-28 (Previously Canceled)

29. (Currently Amended) The computerized method of claim 14, wherein the investment fund account is an existing investment fund account, and wherein acceptance of the offer by the cardholder further comprises designating the existing investment fund account, and wherein activating the investment fund account comprises linking the investment fund account to the credit card account.

30. (Previously Presented) The computerized method of claim 14, wherein following activation of the investment account, the rebate accrues according to a first period, and wherein the rebate can vest to be applied to the investment account according to a second period, wherein the second period is longer than the first period.

31. (Previously Presented) The computerized method of claim 30, wherein the first period is monthly and wherein the second period is semi-annually or annually.

32. (Previously Presented) The computerized method of claim 14, wherein the statement including information of the value of the investment account is an investment account statement identifying the rebate value applied to the investment account.

33. (Previously Presented) The computerized method of claim-32, wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.

34. (Previously Presented) The computerized method of claim 14, further comprising issuing a credit card statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.

35. (Previously Presented) The computerized method of claim 14, wherein the funding for the rebate is shared between the credit card account provider providing the credit card account and the investment account provider providing the investment fund account.

36. (Previously Presented) The computerized method of claim 14, wherein the percentage is a variable percentage based on cardholder loyalty.

37. (Currently Amended) A computerized method comprising:

establishing a card instrument account for an approved cardholder by a card instrument issuer using a computer;

calculating a rebate periodically using a computer based on card usage for the card instrument account;

issuing a statement using a computer including said calculated rebate and an offer to apply the rebate to an investment account not presently linked to the card instrument account; and

applying said rebate to the investment account using a computer upon acceptance of the offer.

38. (Previously Presented) The computerized method of claim 37, wherein the investment account is a new investment account automatically established upon acceptance of the offer, the new investment account being linked to the card instrument account.

39. (Previously Presented) The computerized method of claim 37, wherein the investment account is an existing investment account, the cardholder designating the existing investment account to be linked with the card instrument account.

40. (Previously Presented) The computerized method of claim 37, wherein upon activation of the investment account, the rebate accrues according to a first period, and wherein the rebate can vest to be applied to the investment account according to a second period, wherein the second period is longer than the first period.
41. (Previously Presented) The computerized method of claim 40, wherein the first period is monthly and wherein the second period is semi-annually or annually.
42. (Previously Presented) The computerized method of claim 37, further comprising issuing an investment account statement identifying the rebate value applied to the investment account.
43. (Previously Presented) The computerized method of claim 42, wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.
44. (Previously Presented) The computerized method of claim 37, further comprising issuing a card instrument statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.
45. (Previously Presented) The computerized method of claim 37, wherein the funding for the rebate is shared between the card issuer providing the card account and the investment account provider providing the investment account.
46. (Previously Presented) The computerized method of claim 37, wherein the rebate is based on a variable percentage based on cardholder loyalty.
47. (Currently Amended) A computerized method, comprising:

establishing a card instrument account for an approved cardholder having a rebate feature for funding an investment account using a computer;

establishing an investment account for the benefit of said approved cardholder using a computer;

periodically calculating a rebate using a computer based on card usage according to a first period, the calculated rebate aggregating into an accrued rebate value;

applying the accrued rebate value to the investment account according to a second period using a computer;

wherein the second period is longer than the first period;

thereby providing a rebate feature with an accrual and vesting periods which ~~encourage~~ incentivize cardholders to maintain their card instrument account.

48. (Previously Presented) The computerized method of claim 47, wherein the first period is monthly and wherein the second period is semi-annually or annually.

49. (Previously Presented) The computerized method of claim 47, further comprising issuing an investment account statement identifying the rebate value applied to the investment account.

50. (Previously Presented) The computerized method of claim 49, wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.

51. (Previously Presented) The computerized method of claim 47, further comprising issuing a card instrument statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.

52. (Previously Presented) The computerized method of claim 47, wherein the funding for the rebate is shared between the issuer providing the card instrument account and the investment account provider providing the investment account.

53. (Previously Presented) The computerized method of claim 47, wherein the rebate is based on a variable percentage based on cardholder loyalty.

54. (Currently Amended) A computerized method, comprising:

establishing a computer-based partnership between an investment account provider and a card instrument account provider for linking card instrument accounts with investment accounts, further including a rebate program funding investment accounts based on card instrument usage;

providing to a cardholder a co-branded card instrument with co-branded indicia of the card instrument account provider and the investment account provider;

linking in a computer the card instrument account with an investment account established by the investment account provider in the cardholder's name;

calculating a rebate based on card usage using a computer, wherein the rebate is calculated periodically according to a first period, the accrued rebate value is applied to the investment account according to a second period, and further wherein the second period is longer than the first period; and

applying the rebate to the investment account using a computer; [[.]]

thereby providing a rebate feature with an accrual and vesting periods which incentivize cardholders to maintain their card instrument account.

55. (Cancelled)

56. (Previously Presented) The method of claim 54, wherein the card instrument account and the investment account are linked when the card instrument account is established.

57. (Previously Presented) The method of claim 54, wherein the card instrument account and the investment account are linked after the card instrument account is established and the cardholder has used the card.

58. (Previously Presented) The method of claim 54, wherein the card instrument account is linked with an investment account newly created by the investment account provider for the co-branded card instrument.

59. (Previously Presented) The method of claim 54, wherein the card instrument account is linked with a preexisting investment account.